UNITED STATES DISTRICT COURT EASTERN DISTRICT OF VIRGINIA Richmond Division

GILBERT JAMES,

v.

Plaintiff,

ENCORE CAPITAL GROUP, INC., et al.

Civil Action No. 3:11cv00221

Defendants.

FINANCIAL INTEREST DISCLOSURE STATEMENT

Pursuant to Local Rule 7.1 of the Eastern District of Virginia, and to enable Judges and Magistrate Judges to evaluate possible disqualification or recusal, the undersigned counsel for Defendants, Encore Capital Group., Inc., Midland Credit Management, Inc., and Midland Funding LLC, certifies that Midland Credit Management, Inc. and Midland Funding LLC are

wholly-owned subsidiaries of Encore Capital Group, Inc.

Although Midland Credit Management, Inc. and Midland Funding LLC are not publicly held or traded companies, Encore Capital Group, Inc., is a publicly held company. Encore Capital Group, Inc., trades under the NASDAQ symbol ECPG. No publicly held entity owns more than 10% of the stock of Encore Capital Group, Inc.

ENCORE CAPITAL GROUP, INC., MIDLAND FUNDING, LLC and MIDLAND CREDIT MANAGEMENT, INC.

By:/s/ Timothy J. St. George

Of Counsel

David N. Anthony (VSB No. 31696)
Attorney for Encore Capital Group, Inc., Midland Funding, LLC and Midland Credit Management, Inc.
TROUTMAN SANDERS LLP
1001 Haxall Point
Richmond, Virginia 23219

Telephone: (804) 697-5410 Facsimile: (804) 698-5118

Email: david.anthony@troutmansanders.com

John C. Lynch (VSB No. 39267)

Attorney for Encore Capital Group, Inc., Midland Funding, LLC

and Midland Credit Management, Inc.

TROUTMAN SANDERS LLP

222 Central Park Avenue, Suite 2000

Virginia Beach, Virginia 23462 Telephone: (757) 687-7765 Facsimile: (757) 687-1504

E-mail: john.lynch@troutmansanders.com

Timothy J. St. George (VSB No. 77349)

Attorney for Encore Capital Group, Inc., Midland Funding, LLC

and Midland Credit Management, Inc.

TROUTMAN SANDERS LLP

1001 Haxall Point

Richmond, Virginia 23219 Telephone: (804) 697-1254 Facsimile: (804) 698-6013

Email: tim.stgeorge@troutmansanders.com

CERTIFICATE OF SERVICE

I hereby certify that on the 22nd day of June, 2011, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF System which will then send a notification of such filing (NEF) to the following:

Leonard A. Bennett, Esq. Consumer Litigation Associates, P.C. 12515 Warwick Boulevard, Suite 201 Newport News, VA 23606 Telephone: (757) 930-3660 Facsimile: (757) 930-3662

Email: lenbennett@cox.net

Matthew J. Erausquin, Esq. Consumer Litigation Associates, P.C. 1800 Diagonal Road, Suite 600 Alexandria, VA 22314 Telephone: (703) 273-6080 Facsimile: (888) 892-3512

Counsel for Plaintiff

Email: matt@clalegal.com

John W. Montgomery, Jr. Montgomery & Simpson, LLP 2116 Dabney Road, Suite A-1 Richmond, VA 23230 Telephone: (804) 355-8744 Facsimile: (804) 355-8748

Email: jmontgomery@jwm-law.com

Counsel for Defendant Equifax Information Services, LLC

/s/ Timothy J. St. George

Timothy J. St. George (VSB Bar No. 77349)

Attorney for Encore Capital Group, Inc., Midland
Funding, LLC and Midland Credit Management, Inc.
TROUTMAN SANDERS LLP
1001 Haxall Point

Richmond, Virginia 23219 Telephone: (804) 697-1254 Facsimile: (804) 698-6013

Email: tim.stgeorge@troutmansanders.com